



M E D I A R E L E A S E

STATE OF TENNESSEE
DEPARTMENT OF COMMERCE AND INSURANCE

FOR IMMEDIATE RELEASE
APRIL 11, 2006

CONTACT: KELLY M. BROCKMAN
615.741.6007 (OFFICE)

TIPS FOR STORM VICTIMS DEALING WITH INSURANCE COMPANIES

Nashville, TN.- The recent tornados have had a devastating impact of Tennesseans. The Department of Commerce and Insurance would like to offer consumers some suggestions that will make dealing with the insurance company a little easier.

Here is a list of tips for all consumers to know:

1. As soon as possible after the event, contact your insurance carrier or your agent. Locate a copy of your policy and read through it.
2. Make a thorough inventory of all of the items missing or damaged from your home for your adjustor.
3. Take pictures, if possible, of all damage, inside and out, from several angles to get a full documentation of the damage before any repairs are made.
4. Secure and protect your property against further rain or other damage as much as possible without making permanent repairs, so that the adjustor can see and document the full extent of the damage,
5. Keep receipts for expenses of protecting your property from further damage.
6. Follow the claims filing procedure set forth in your policy. If there is a dispute, follow the company's dispute process.
7. Many larger companies have quick-response teams that come into areas of heavy damage to process large numbers of claims as quickly as possible. Others will not send someone out unless you call them.

Call the Department of Commerce and Insurance tornado hotline for assistance with insurance issues at 800-342-4029 or the Consumer Affairs hotline for non-insurance issues at 800-342-8385.

###

DAVY CROCKETT TOWER, 5TH FLOOR
500 JAMES ROBERTSON PARKWAY
NASHVILLE, TN 37243
615.741.2241